

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF REGION 3 DISTRICT OF PA  
REGION 3 DIVISION

In re: WADE A MURPHY	§	Case No. 18-bk-13072
JANICE S MURPHY	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Kenneth E. West, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 05/07/2018.
- 2) The plan was confirmed on 04/04/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 05/09/2023.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$82,511.69.
- 10) Amount of unsecured claims discharged without full payment: \$77,027.57.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 24,840.00	
Less amount refunded to debtor(s)	\$ 0.00	
<b>NET RECEIPTS</b>		<b>\$ 24,840.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 3,500.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,956.92	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 5,456.92</b>
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
CHRISTIAN A DICICCO, ESQ	Lgl	0.00	3,500.00	3,500.00	3,500.00	0.00
CAVALRY SPV I, LLC	Uns	0.00	471.72	471.72	63.37	0.00
CAVALRY SPV I, LLC	Uns	0.00	5,018.10	5,018.10	674.11	0.00
ECMC	Uns	0.00	15,606.57	15,606.57	2,096.52	0.00
PECO	Uns	1,200.00	1,285.32	1,285.32	172.66	0.00
CACH, LLC AS ASSIGNEEOF	Uns	7,921.00	8,026.19	8,026.19	1,078.20	0.00
Select Portfolio Servicing Inc	Sec	0.00	8,154.39	8,154.39	9,368.14	0.00
PORTFOLIO RECOVERY	Uns	499.00	499.60	499.60	67.11	0.00
PORTFOLIO RECOVERY	Uns	6,403.00	6,403.21	6,403.21	860.18	0.00
AMERICAN INFOSOURCE LP	Uns	0.00	312.62	312.62	42.00	0.00
AMERICAN INFOSOURCE LP	Uns	0.00	2,430.94	2,430.94	326.55	0.00
SN SERVICING CORPORATION	Sec	40,197.99	39,938.10	39,938.10	4,002.17	0.00
CITY OF PHILA	Sec	0.00	330.05	330.05	330.05	0.00
CITY OF PHILA	Sec	0.00	4,191.57	302.02	302.02	0.00
BENEFICIAL BANK	Sec	4,000.00	NA	NA	0.00	0.00
EQUIANT FINANCIAL	Uns	0.00	NA	NA	0.00	0.00
JP MORGAN CHASE BANK	Uns	0.00	NA	NA	0.00	0.00
MARLTON AUTO CREDIT	Uns	8,082.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
INTERNAL REVENUE SERVICE	Uns	0.00	NA	NA	0.00	0.00
NOVLET WRIGHT	Uns	0.00	NA	NA	0.00	0.00
PHILADELPHIA CO DRS	Uns	0.00	NA	NA	0.00	0.00
ABINGTON MEMORIAL HOSPITAL	Uns	0.00	NA	NA	0.00	0.00
AES/EDAMERICA PUR	Uns	0.00	NA	NA	0.00	0.00
AES/EDAMERICA PUR	Uns	0.00	NA	NA	0.00	0.00
AES/NATL COL	Uns	0.00	NA	NA	0.00	0.00
AFNI	Uns	377.00	NA	NA	0.00	0.00
AM HERITA CU	Uns	0.00	NA	NA	0.00	0.00
AMER HER FCU	Uns	0.00	NA	NA	0.00	0.00
AMERASSIST/AR SOLUTIONS	Uns	87.00	NA	NA	0.00	0.00
AMERICAN HERITAGE FCU	Uns	2,165.00	NA	NA	0.00	0.00
AMERICAN HERITAGE FCU	Uns	757.00	NA	NA	0.00	0.00
AMERICAN HERITAGE FCU	Uns	504.00	NA	NA	0.00	0.00
AMERICAN HERITAGE FCU	Uns	0.00	NA	NA	0.00	0.00
BANK OF AMERICA	Uns	0.00	NA	NA	0.00	0.00
BANK OF AMERICA	Uns	0.00	NA	NA	0.00	0.00
CACH LLC/SQUARE TWO	Uns	7,921.00	NA	NA	0.00	0.00
CAP ONE	Uns	0.00	NA	NA	0.00	0.00
CENTRAL FINL CONTROL	Uns	1,517.00	NA	NA	0.00	0.00
COMENITY BANK/SHPATHME	Uns	0.00	NA	NA	0.00	0.00
DEPT OF EDUCATION/NELN	Uns	0.00	NA	NA	0.00	0.00
DEPT OF EDUCATION/NELN	Uns	0.00	NA	NA	0.00	0.00
EINSTEIN HEALTHCARE NETWORK	Uns	0.00	NA	NA	0.00	0.00
FASHION BUG	Uns	7.00	NA	NA	0.00	0.00
FINANCIAL RECOVERIES	Uns	161.00	NA	NA	0.00	0.00
GEGRB / HH GREGG	Uns	0.00	NA	NA	0.00	0.00
GEGRB/HOME SHOPPING	Uns	0.00	NA	NA	0.00	0.00
GEGRB/JC PENNY	Uns	3,533.00	NA	NA	0.00	0.00
HAHNEMANN PHYSICIAN	Uns	0.00	NA	NA	0.00	0.00
HAHNEMANN UNIVERSITY	Uns	0.00	NA	NA	0.00	0.00
JEFFERSON UNIVERSITY	Uns	0.00	NA	NA	0.00	0.00
MAZDA AMER CR	Uns	0.00	NA	NA	0.00	0.00
MAZDA AMER CR	Uns	0.00	NA	NA	0.00	0.00
PGW	Uns	0.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
PORTFOLIO RECOVERY	Uns	9,160.00	NA	NA	0.00	0.00
QUORUM FED CR UN	Uns	6,512.00	NA	NA	0.00	0.00
QUORUM FED CR UN	Uns	0.00	NA	NA	0.00	0.00
SAMS CLUB / GEMB	Uns	342.00	NA	NA	0.00	0.00
SAMS CLUB / GEMB	Uns	0.00	NA	NA	0.00	0.00
VERIZON	Uns	1,229.00	NA	NA	0.00	0.00
WILSHIRE CREDIT CORP/BANK OF	Uns	0.00	NA	NA	0.00	0.00
CITY OF PHILA	Sec	370.00	NA	NA	0.00	0.00
EQUIANT FINANCIAL SERV.	Sec	0.00	NA	NA	0.00	0.00
JP MORGAN CHASE BAK	Sec	0.00	NA	NA	0.00	0.00
MARLTON AUTOA CREDIT	Sec	8,082.00	NA	NA	0.00	0.00
NOVIET WRIGHT	Pri	0.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 8,154.39	\$ 9,368.14	\$ 0.00
Mortgage Arrearage	\$ 39,938.10	\$ 4,002.17	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 632.07	\$ 632.07	\$ 0.00
<b>TOTAL SECURED:</b>	<b>\$ 48,724.56</b>	<b>\$ 14,002.38</b>	<b>\$ 0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 40,054.27</b>	<b>\$ 5,380.70</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 5,456.92	
Disbursements to Creditors	\$ 19,383.08	
<b>TOTAL DISBURSEMENTS:</b>		<b>\$ 24,840.00</b>

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 09/19/2023

By: Kenneth E. West  
Chapter 13 Standing Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.